UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA

In re: CECELIA BOYAH-TOLBERT	§	Case No. 12-bk-16727
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 07/17/2012.
- 2) The plan was confirmed on 03/21/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 10/05/2017.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: <u>65</u>.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$14,173.00.
- 10) Amount of unsecured claims discharged without full payment: \$4,267.32.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:		
Total paid by or on behalf of the debtor(s)	\$ 47,359.24	
Less amount refunded to debtor(s)	\$ 1.75	
NET RECEIPTS		\$ 47,357.49

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Expenses of Administration:			
Attorney's Fees Paid Through the Plan Court Costs Trustee Expenses & Compensation Other	\$ 1,500.00 \$ 0.00 \$ 3,310.65 \$ 0.00		
TOTAL EXPENSES OF ADMINISTRATION		\$ 4,810.65	
Attorney fees paid and disclosed by debtor(s):	\$ 1,200.00		

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	Scheduled	Asserted	Allowed	<u>Paid</u>	<u>Paid</u>
MICHAEL SCHWARTZ	Lgl	2,700.00	1,500.00	1,500.00	1,500.00	0.00
WELLS FARGO FINANCIAL	Uns	4,428.00	4,100.00	4,100.00	4,100.00	0.00
MICHAEL SCHWARTZ, ESQUIRE	Pri	0.00	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	2,000.00	23,010.35	23,010.35	23,010.35	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	26.21	26.21	26.21	0.00
TRANSWORLD SYSTEMS INC	Uns	1,194.40	1,194.40	1,194.40	1,194.40	0.00
TARGET NATIONAL BANK	Uns	409.00	515.83	515.83	515.83	0.00
VATIV RECOVERY SOLUTIONS	Uns	7,018.82	0.00	0.00	0.00	0.00
VATIV RECOVERY SOLUTIONS	Uns	1,478.15	1,478.15	1,478.15	1,478.15	0.00
VATIV RECOVERY SOLUTIONS	Uns	0.00	0.00	0.00	0.00	0.00
ECAST SETTLEMENT CORP	Uns	851.00	760.00	760.00	760.00	0.00
ECAST SETTLEMENT CORP	Uns	335.09	335.09	335.09	335.09	0.00
BANK OF AMERICA	Sec	44,054.00	7,447.15	7,447.15	7,447.15	0.00
INSOVE RECOVERY LLC	Uns	8,900.12	0.00	0.00	0.00	0.00
RESURGENT CAPITAL SVCS	Uns	875.00	824.76	824.76	824.76	0.00
PORTFOLIO RECOVERY ASSO	Uns	385.00	274.06	274.06	286.74	0.00
PORTFOLIO RECOVERY ASSO	Uns	1,441.00	1,389.03	1,389.03	1,389.03	0.00
PORTFOLIO RECOVERY ASSO	Uns	277.00	216.07	216.07	216.07	0.00

Scheduled Creditors:						
Creditor Name PORTFOLIO RECOVERY ASSO	<u>Class</u> Uns	Claim Scheduled 450.00	Claim Asserted 409.26	Claim <u>Allowed</u> 409.26	Principal Paid 409.26	Interest Paid 0.00
PORTFOLIO RECOVERY	Uns	615.00	553.80	553.80	553.80	0.00
CAP ONE	Uns	141.00	NA	NA	0.00	0.00
DELL FINANCIAL SERV	Uns	2,132.00	NA	NA	0.00	0.00
DRVCRD/CITI	Uns	143.00	NA	NA	0.00	0.00
DSNB MACYS	Uns	1,225.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Uns	231.00	NA	NA	0.00	0.00
HSBC/BOSCOV	Uns	194.00	NA	NA	0.00	0.00
MEDICREDIT CORP	Uns	214.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 7,447.15	\$ 7,447.15	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 7,447.15	\$ 7,447.15	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 23,010.35	\$ 23,010.35	\$ 0.00
TOTAL PRIORITY:	\$ 23,010.35	\$ 23,010.35	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 12,076.66	\$ 12,089.34	\$ 0.00

Disbursements:		
Expenses of Administration Disbursements to Creditors	\$ 4,810.65 \$ 42,546.84	
TOTAL DISBURSEMENTS:	\$ 47,357.49	

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 01/16/2018 By: William C. Miller

Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.